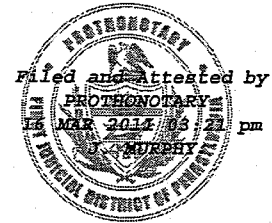


**EXHIBIT “A”**

LAW OFFICES OF GREGORY JAVARDIAN  
GREGORY JAVARDIAN, ESQUIRE Id. No. 55669  
JAMES KENNEDY, ESQUIRE Id. No. 86614  
MARY KENNEDY, ESQUIRE Id. No. 77149  
MEGHAN BOYLE, ESQUIRE Id. No. 201661  
1310 INDUSTRIAL BOULEVARD  
1<sup>ST</sup> FLOOR, SUITE 101  
SOUTHAMPTON, PA 18966  
(215) 942-9690



ATTORNEY FOR PLAINTIFF

THE BANK OF NEW YORK MELLON, AS  
TRUSTEE FOR CIT HOME EQUITY LOAN  
TRUST 2002-1  
715 METROPOLITAN AVENUE  
OKLAHOMA CITY, OK 73108  
PLAINTIFF

COURT OF COMMON PLEAS

CIVIL DIVISION

PHILADELPHIA COUNTY

VS.

NO.

WILL SALLEY, A/K/A WILL SALLEY, JR.  
8547 TEMPLE ROAD  
PHILADELPHIA, PA 19150  
DEFENDANT

COMPLAINT IN  
MORTGAGE FORECLOSURE

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defense or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Lawyer Referral and Information Service  
Philadelphia Bar Association  
1101 Market Street, 10<sup>th</sup> Floor  
Philadelphia, PA 19107  
(215) 238-6333

AVISO

Le han demandado a usted en la cort. Si usted quiere defenderse de estas de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia excrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea aviso que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted compla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades us otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

ASOCIACION DE LICENCIADOS DE FILADELFIA  
SERVICIO DE REFERENCIA E INFORMACION LEGAL  
1101 Market Street, 11<sup>th</sup> Floor  
Filadelfia, PA 19107  
Telephone: 215-238-1701,  
215-238-6333

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

LAW OFFICES OF GREGORY JAVARDIAN  
GREGORY JAVARDIAN, ESQUIRE Id. No. 55669  
JAMES KENNEDY, ESQUIRE Id. No. 86614  
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DEFENDANT

COMPLAINT IN  
MORTGAGE FORECLOSURE

CIVIL ACTION MORTGAGE FORECLOSURE

1. The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2002-1 (hereinafter referred to as "Plaintiff") is an Institution conducting business under the Laws of the Commonwealth of Pennsylvania with a principal place of business at the address indicated in the caption hereof.
2. Will Salley, a/k/a Will Salley, Jr. (hereinafter referred to as "Defendant") is an adult individual residing at the address indicated in the caption hereof.
3. Plaintiff brings this action to foreclose on the mortgage between Defendant and itself as Mortgagee by Assignment. The Mortgage, dated July 18, 2000, was recorded on July 24, 2000 in the Office of the Recorder of Deeds in Philadelphia County at Document ID No. 50114134. Plaintiff is the Mortgagee by Assignment by virtue of an Assignment of Mortgage recorded on January 31, 2011 in the Office of Recorder of Deeds in Philadelphia County at Document ID No. 52309587. A copy of the Mortgage and Assignment of Mortgage are attached and made a part hereof as Exhibits 'A' and 'B'.

4. The Mortgage secures the indebtedness of a Note executed by Defendant on July 18, 2000 in the original principal amount of \$51,000.00 payable to Plaintiff in monthly installments with an interest rate of 10.650%. A copy of the Note is attached and made a part hereof as Exhibit 'C'.
5. The land subject to the mortgage is 8547 Temple Road, Philadelphia, PA 19150. A copy of the Legal Description is attached as part of the Mortgage as Exhibit 'A' and incorporated herein.
6. The Defendant is the Record Owner of the mortgaged property located at 8547 Temple Road, Philadelphia, PA 19150.
7. The Mortgage is now in default due to the failure of Defendant to make payments as they become due and owing. As a result of the default, the following amounts are due:

Principal Balance	\$48,525.48
Interest to 3/14/2011	\$5,784.61
Accumulated Late Charges	\$272.10
Deferred modification amounts	\$29,644.44
Deferred Escrow	\$13,648.43
Deferred Fees	\$2,476.75
Escrow/Impound	\$924.27
Property Inspection	\$10.75
Appraisal	\$90.00
Cost of Suit and Title Search	\$550.00
Attorney's Fees	\$1,300.00
Less Unapplied Funds	(\$655.34)
TOTAL	\$102,571.49

plus interest from 3/15/2011 at \$9.44 per day, costs of suit and attorney's fees.


8. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchase at Sheriff's sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.

9. Pennsylvania law requires that a plaintiff in mortgage foreclosure provide a defaulting mortgagor with a Notice of Intention to Foreclose ("Act 6 Notice") 41 P.S. Section 403 and Notice of Homeowners' Emergency Mortgage Assistance ("Act 91 Notice") 35 P.S. Section 1680.403c.
10. The Notice of Intention to Foreclose and Notice of Homeowners' Emergency Mortgage Assistance were required and Plaintiff sent the uniform notice as promulgated by the Pennsylvania Housing Finance Agency to the Defendant by regular and certified mail on December 11, 2009. A copy of the Notice is attached and made a part hereof as Exhibit 'D'.

WHEREFORE, Plaintiff requests the court enter judgment in Mortgage Foreclosure for the sale of the mortgaged property in Plaintiff's favor and against the Defendant, in the sum of \$102,571.49 together with the interest from 3/15/2011 at \$9.44 per day, costs of suit and attorney's fees.

LAW OFFICES OF GREGORY JAVARDIAN

BY:



☐ Gregory Javardian, Esquire Id. No. 55669

☐ James P. Kennedy, Esquire Id. No. 86614

☐ Mary F. Kennedy, Esquire Id. No. 77149

☒ Meghan K. Boyle, Esquire Id. No. 201661  
Attorneys for Plaintiff